Commonwealth Bank

Accessibility and Inclusion Strategy

Financial year 2027 to financial year 2030

Easy Read version



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Help with this guide



Hard words

This guide has some hard words.

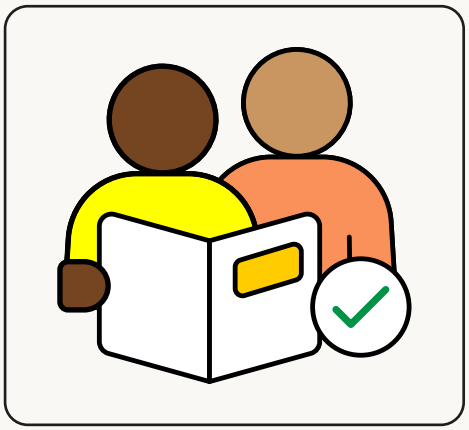
The first time we write a hard word:

- the word is in **bold**. Bold means the letters are thicker and darker
- we write what the hard word means.

bold



There is a list of hard words on page 38.

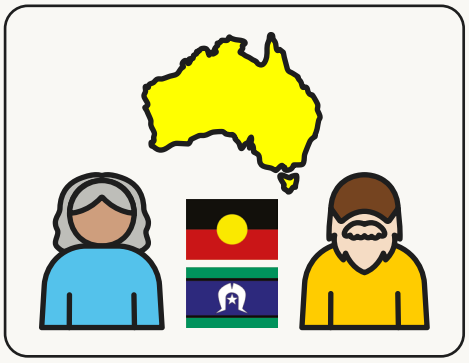


You can get help with this guide

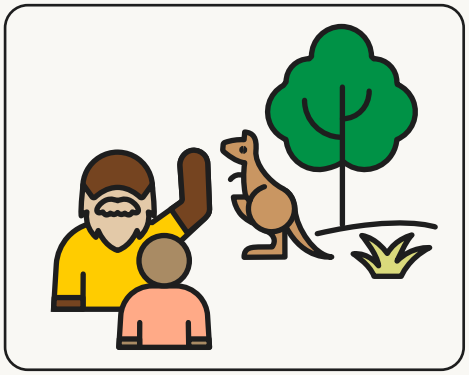
You can get someone to help you:

- read this guide
- find out what this guide is about
- get more information.

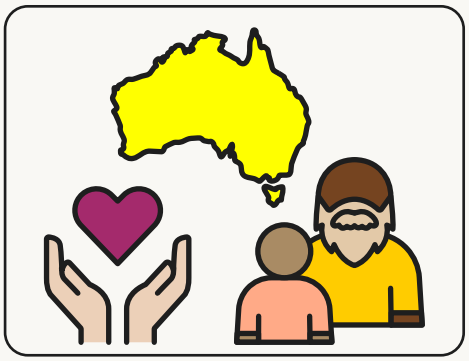
Acknowledgement of First Peoples



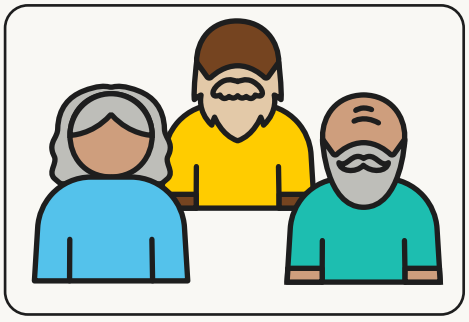
Aboriginal and Torres Strait Islander peoples are the First Peoples of Australia.



First Peoples have always looked after Country.



We respect the important connection that First Peoples have with Country.



We respect First Peoples Elders from the past and now.



Elders know a lot about First Nations culture and traditions.

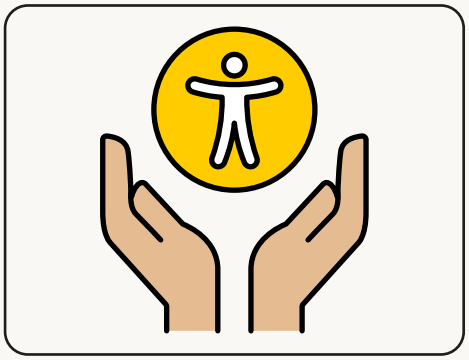


Together, we will make a brighter future for all Australians.

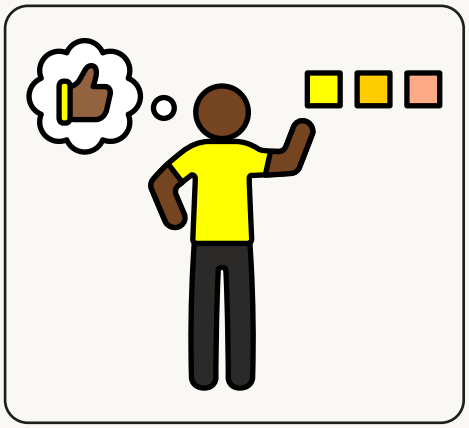


We created this document on the lands of the Gadigal people.

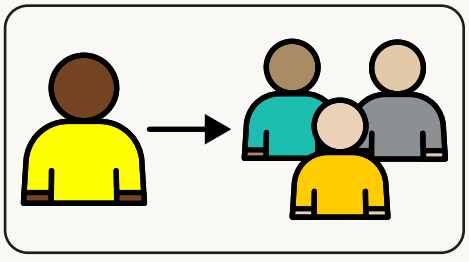
Acknowledging people with disability



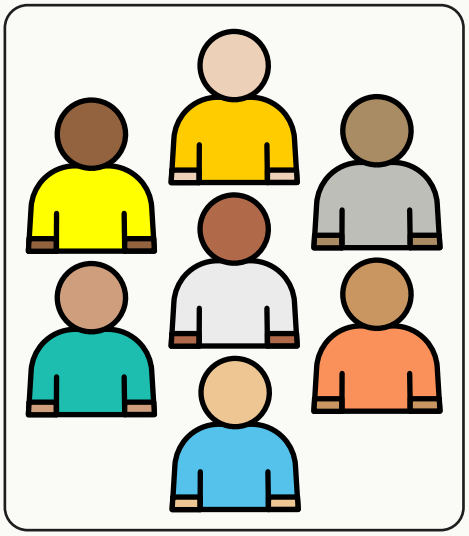
We respect and support the people working to make **accessibility** and **inclusion** better for all people.



Accessibility means making something easier for more people to use.

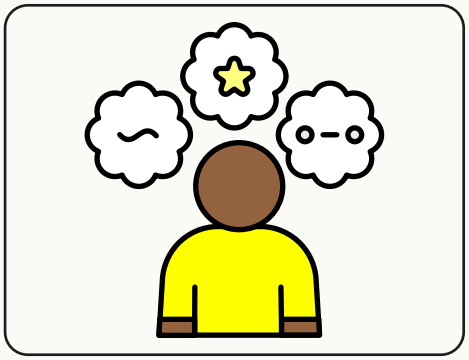


Inclusion means that people feel that they can take part and feel involved.

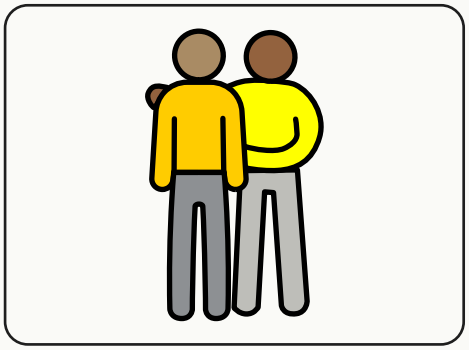


The community is made up of many different people, including:

- people with disability
- people who are **neurodivergent**
- **carers**.



Neurodivergent means a person thinks, learns and communicates differently.



A **carer** is someone who helps or supports another person.

About this guide

This guide is from CommBank.

When we say CommBank, we mean:

- Commonwealth Bank
- Bankwest
- CommSec.



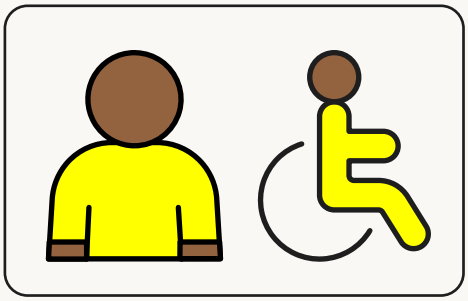
We wrote this guide to tell you about our accessibility and inclusion **strategy**.



We will just call it our **strategy**.

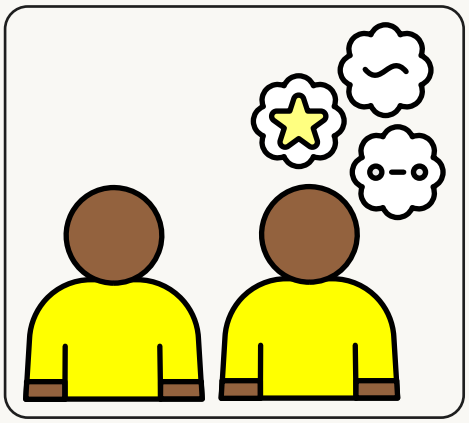
A **strategy** is a plan for what we want to achieve.

Our strategy

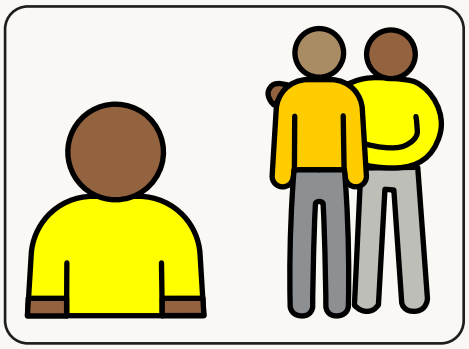


Our strategy aims to improve accessibility and inclusion for:

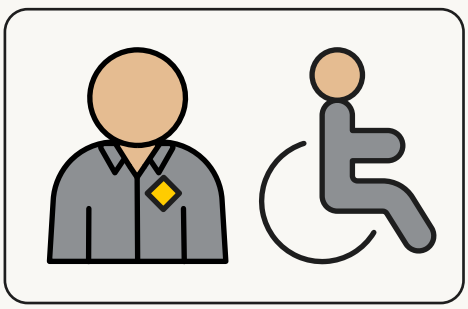
- customers with disability



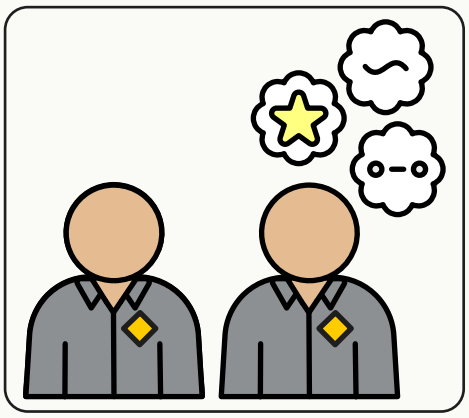
- customers who are neurodivergent



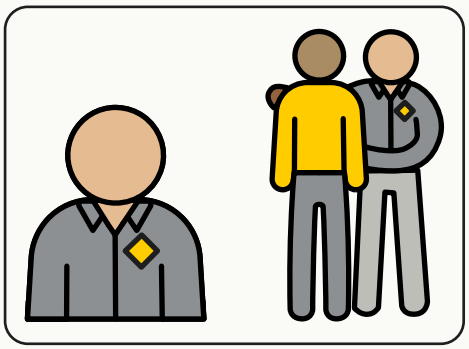
- customers who are carers



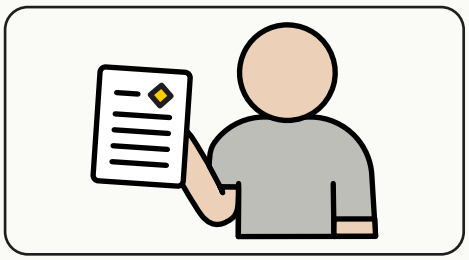
- employees with disability



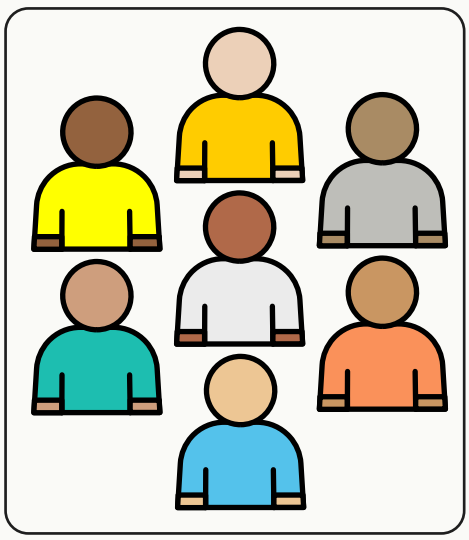
- employees who are neurodivergent



- employees who are carers

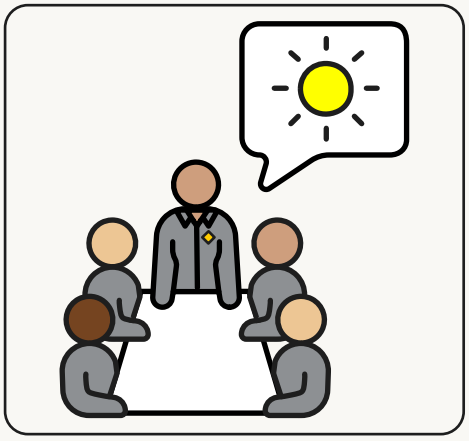


- people applying for jobs at CommBank



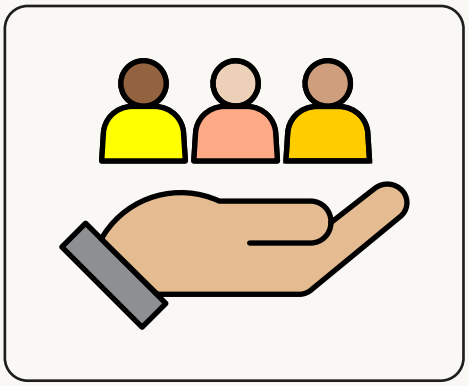
- the community.

Our vision



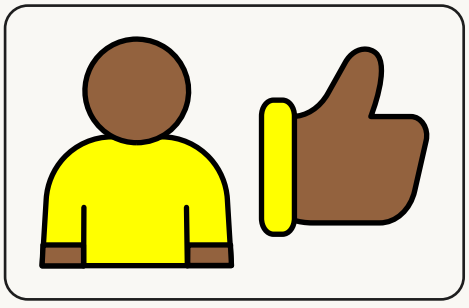
Vision means:

- looking ahead
- using what we know
- making plans for the future.



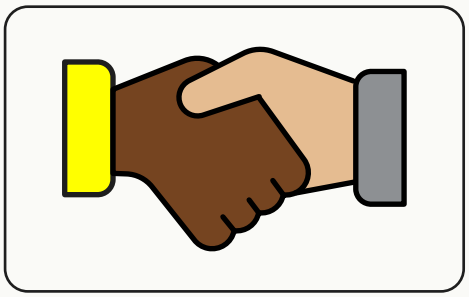
We want people to be able to:

- use our banking services
- apply for jobs with us
- work with us
- take part in the community.

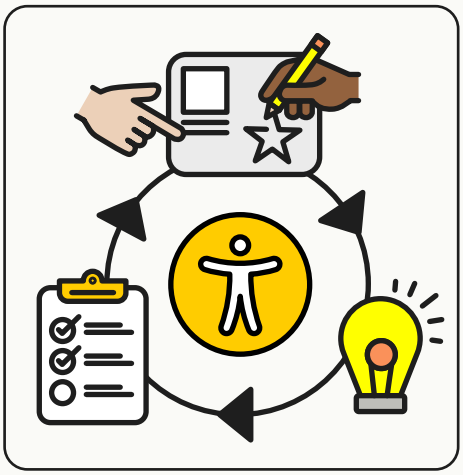


We want people to do these things:

- safely
- with confidence
- by themselves
- with **dignity**.

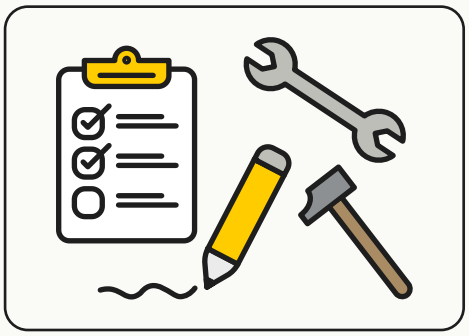


Dignity means treating people with respect and kindness.



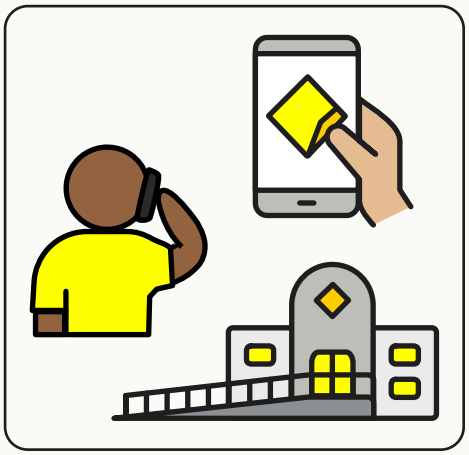
We call our approach **Dignity by Design**.

Dignity by Design means we think about accessibility from the beginning.



Design means:

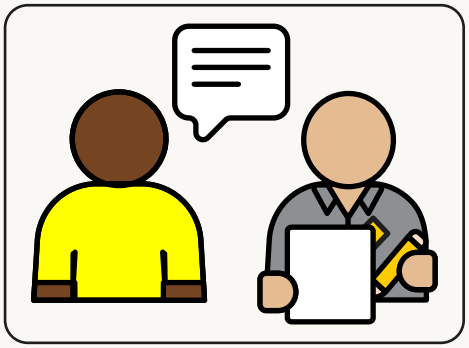
- how things are made
- how things are planned.



We want accessibility to be part of how we design:

- products and services
- technology
- information
- buildings
- workplaces
- customer experiences.

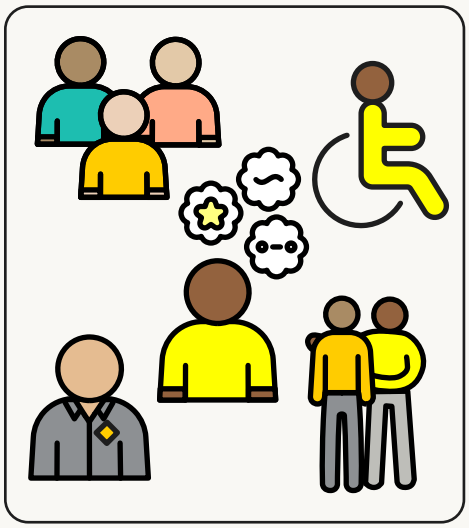
How we came up with our strategy



We came up with our strategy by talking to people with **lived experience**.

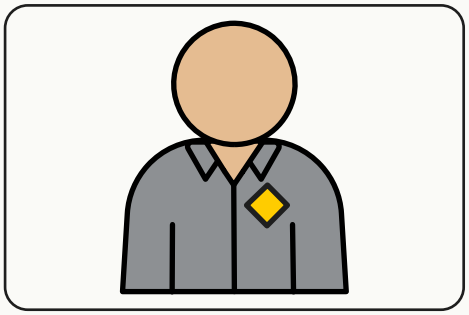


Lived experience means knowing something from actually going through it.

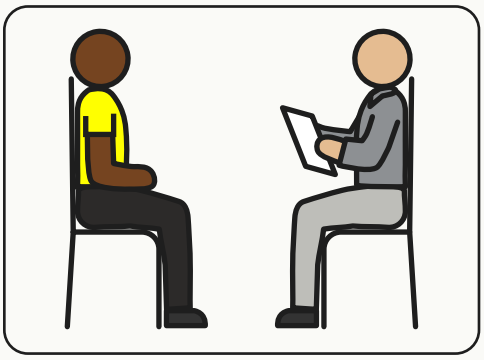


We listened to:

- people with disability
- people who are neurodivergent
- carers
- customers
- CommBank workers
- disability groups
- community groups.

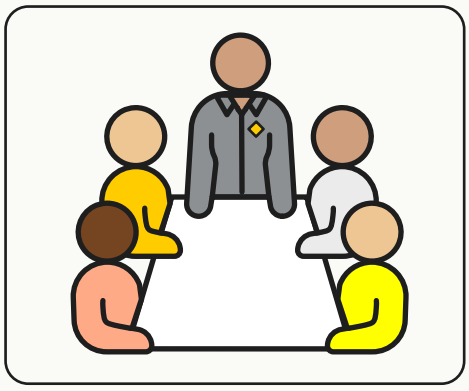


CommBank workers are also called employees.



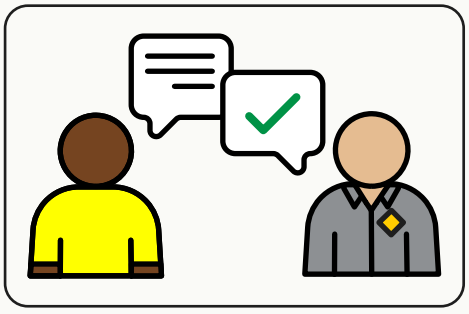
People did things with us, such as:

- interviews
- consultations
- research
- **co-design** activities.



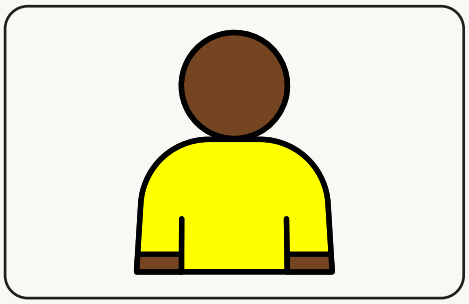
Co-design means different people work together to design something.

We used what people told us to decide what we should focus on.



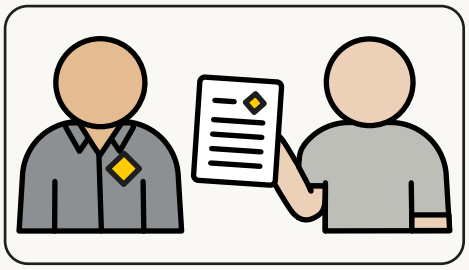
We will keep listening to people with lived experience.

The 3 main areas

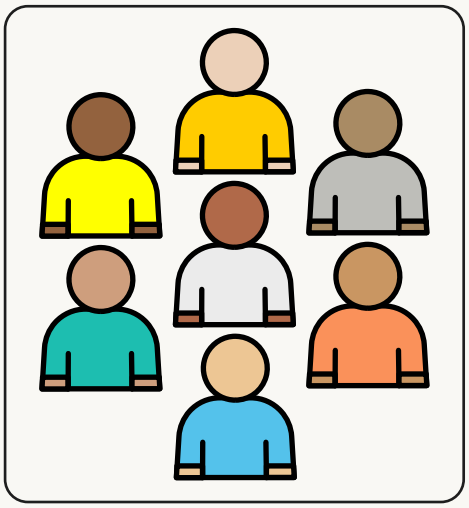


Our strategy has 3 main areas:

1. customers

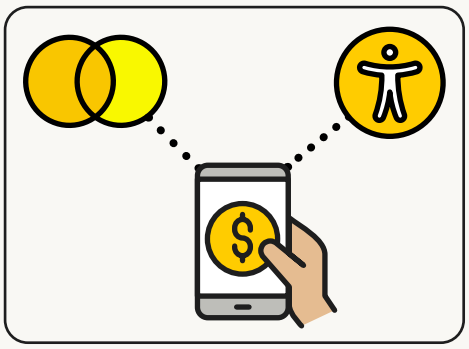


2. employees and people applying for jobs at CommBank



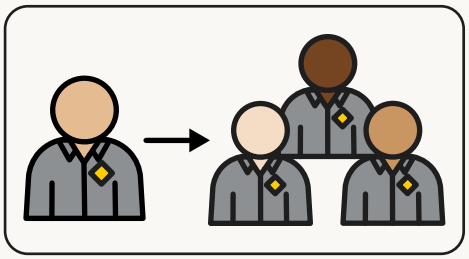
3. the community.

Customers

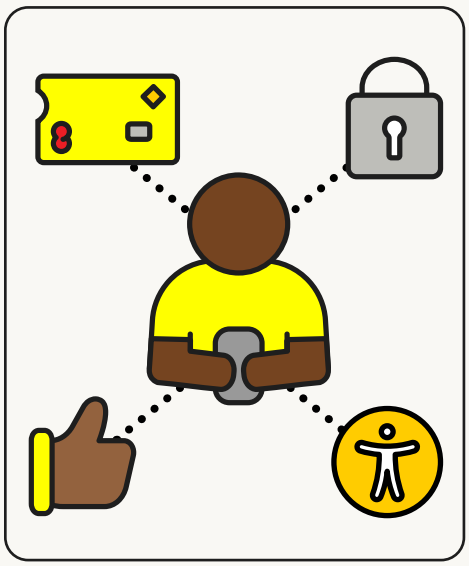


We want banking to be accessible

and **inclusive**.

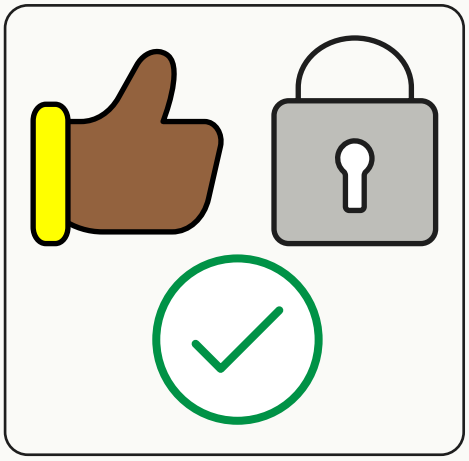


Inclusive means that everyone is involved.



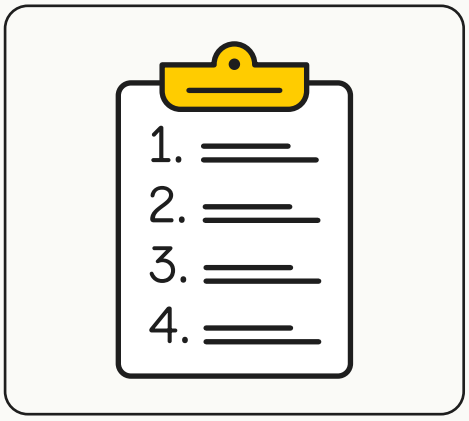
We want our customers to:

- understand information about banking
- use banking products and services
- ask for support
- make their own choices
- communicate in ways that work for them
- bank safely and with dignity.



Customers told us they want banking services that are:

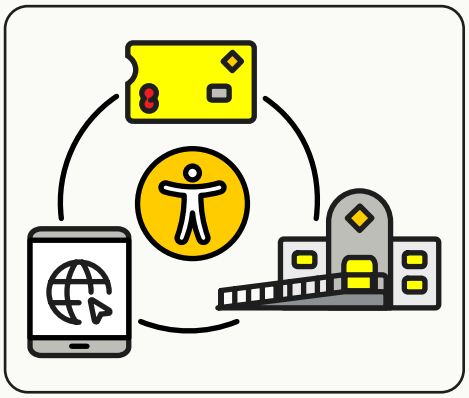
- simple
- consistent
- easy to understand
- easy to use
- safe
- respectful.



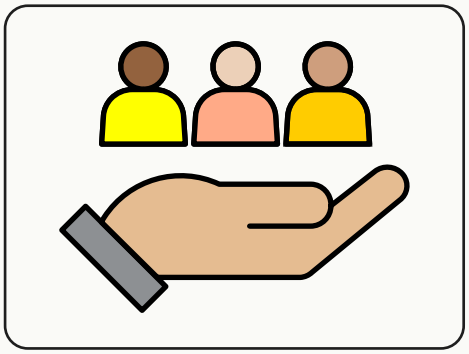
From what customers told us, CommBank made 4 **priorities**.

A **priority** is an important thing we want to work on.

Priority 1 - design accessible products and services



We aim to think about accessibility when we design and improve our products and services.



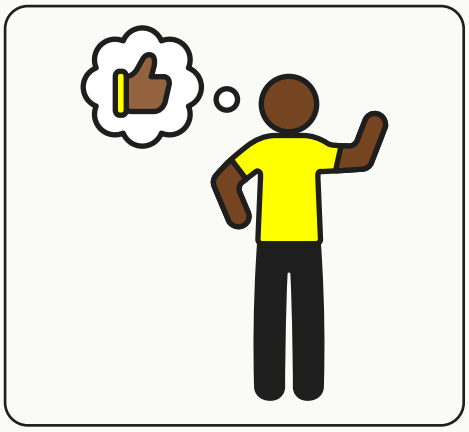
We want our products and services to work for as many people as possible.



We will aim to meet recognised accessibility **standards**.

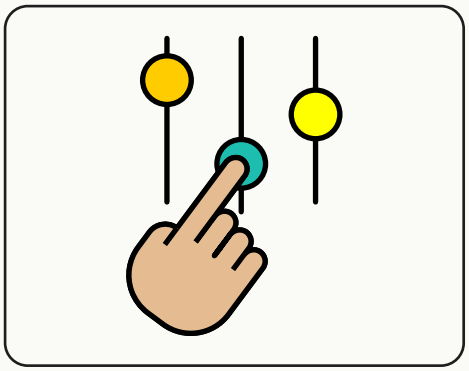
A **standard** is an agreed upon rule for the best way to make or do something.

Priority 2 - make support and information easier to access

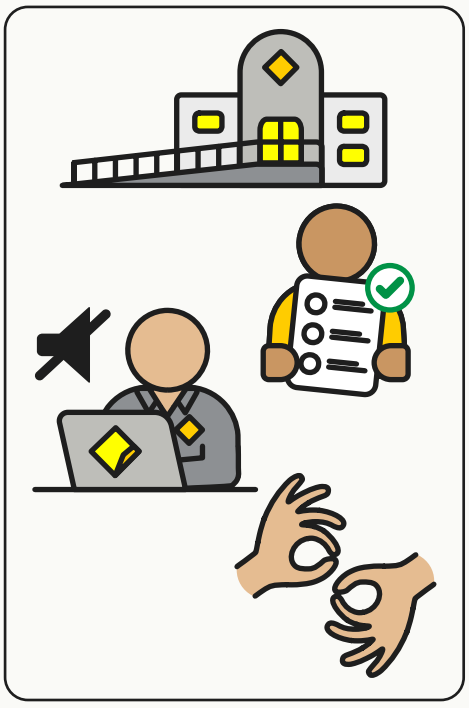


We want to make it easier for customers to:

- find information
- ask for support
- ask for **adjustments**
- prepare for banking appointments.



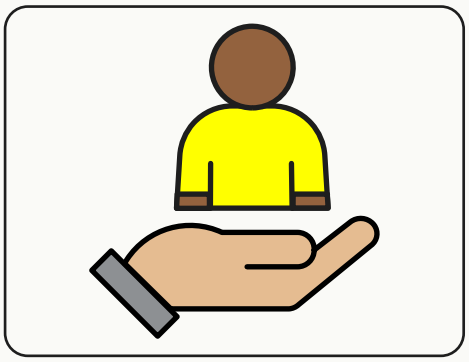
An **adjustment** is a change that helps people take part and do things more easily.



For example:

- putting in a wheelchair ramp
- giving information in Easy Read
- setting up a quiet space
- having different ways to communicate.

Priority 3 – provide safe and respectful banking

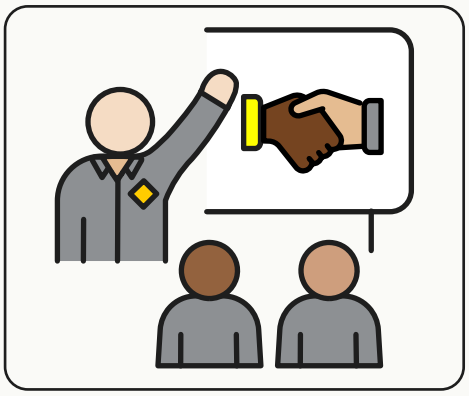


We want to help customers bank in ways that support their needs.

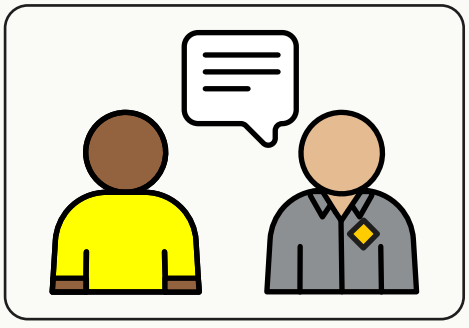


This may include giving customers different ways to:

- contact us
- get information from us
- manage their money
- get help.



We will train our employees to give respectful support.



Employees should speak directly with the customer.
They should not speak only to the customer's carer or support person.

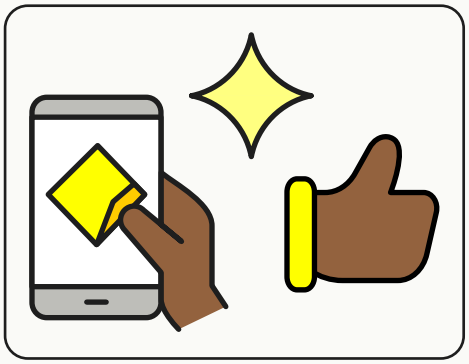
Priority 4 - make technology more accessible



We want our banking technology to work for people with different needs.

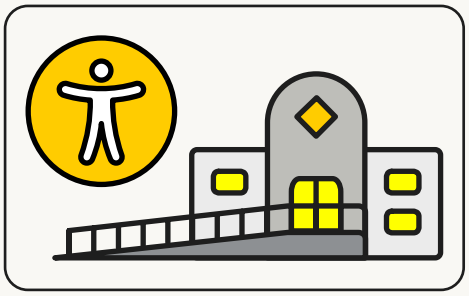


When we design digital tools for customers, we aim to make them accessible.



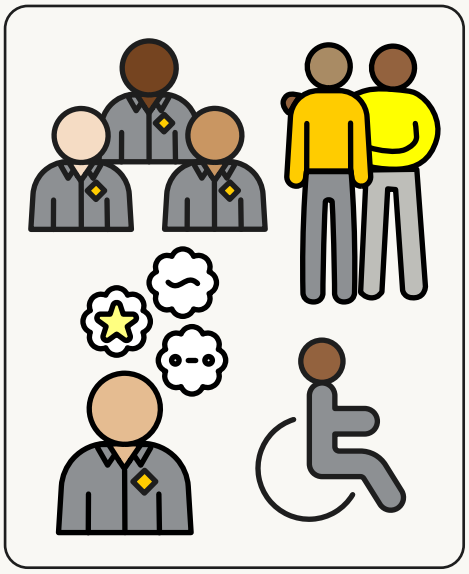
We want to find ways technology can improve banking for people with different access needs.

Employees and people applying for jobs



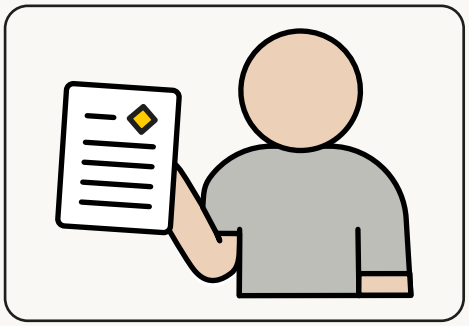
CommBank aims to be a workplace that is:

- accessible
- inclusive.

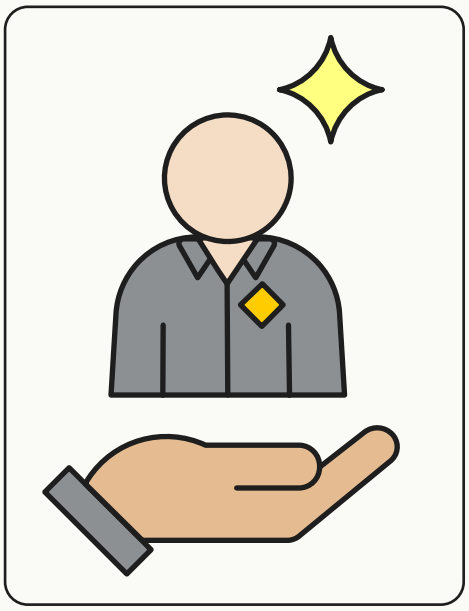


This includes people who:

- already work at CommBank
- are applying for a job at CommBank
- have disability
- are neurodivergent
- are carers.

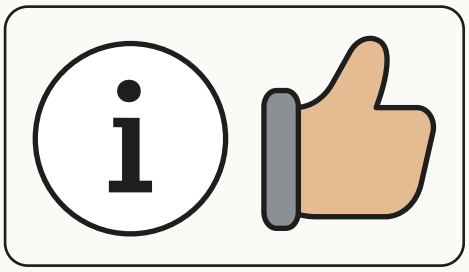


A person applying for a job at CommBank is also called a **candidate**.

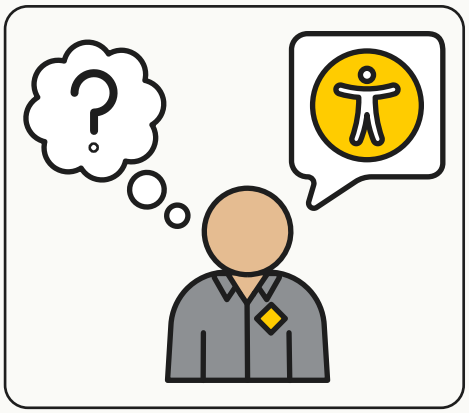


We want people to be able to:

- apply for a job
- start a new job
- access workplace systems
- ask for workplace adjustments
- grow their skills
- go forward in their career.

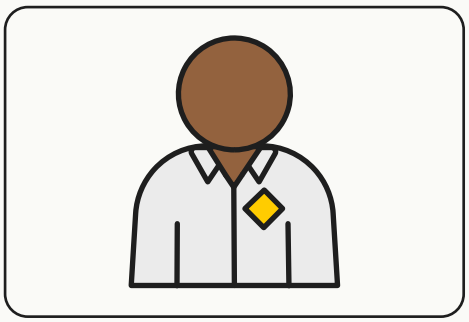


Employees told us they like clear, easy to find information.

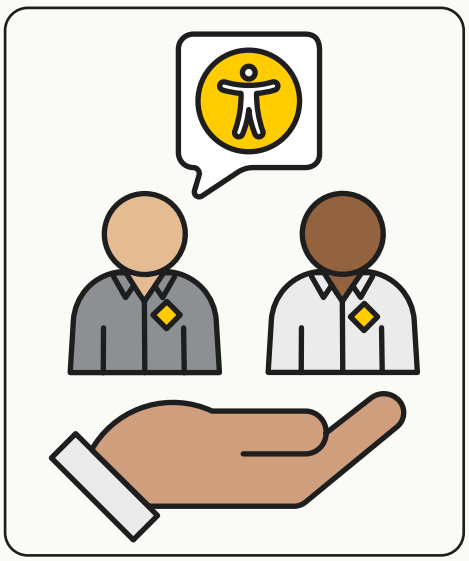


Some people are also not sure if they should tell their **boss** about their:

- disability
- access needs.



Boss is another word for manager.



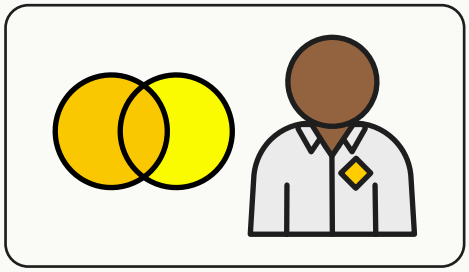
We want people to know it is their choice to share their personal information.

We want people to feel safe and supported when they ask for adjustments.

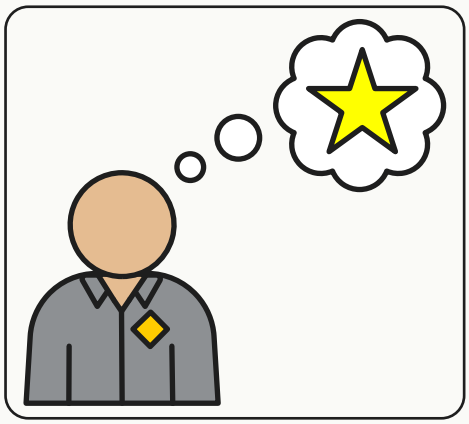


From what employees and candidates told us, CommBank made 4 priorities.

Priority 1 - be an employer people want to work for

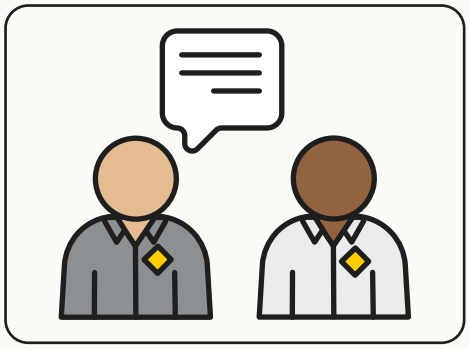


We want people with different access needs to see CommBank as an inclusive employer.

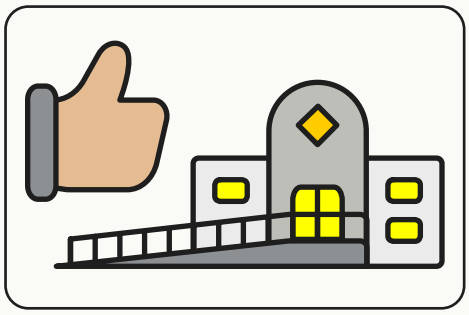


We want our employees to:

- have the chance to grow
- share their skills and ideas.

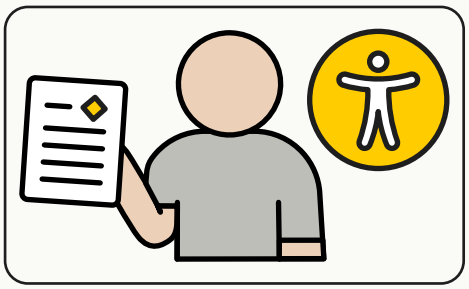


We will listen to employees with lived experience.

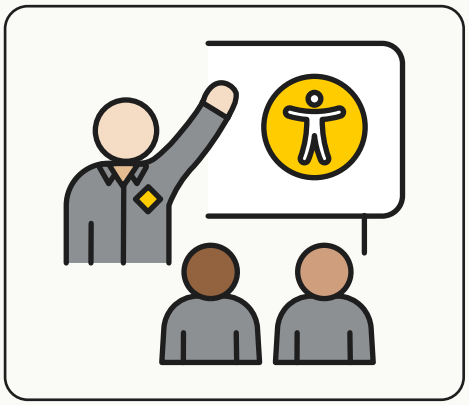


Their feedback will help us improve our workplace.

Priority 2 - make job hiring accessible



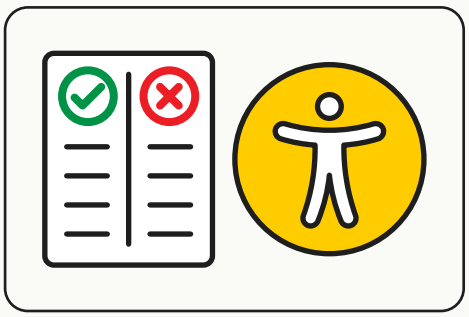
We will aim to make our job hiring processes more accessible.



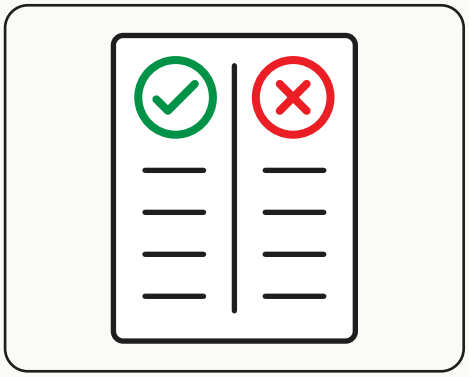
This may include:

- making it easier to ask for adjustments
- helping candidates know what support is available
- accessible job hiring processes.

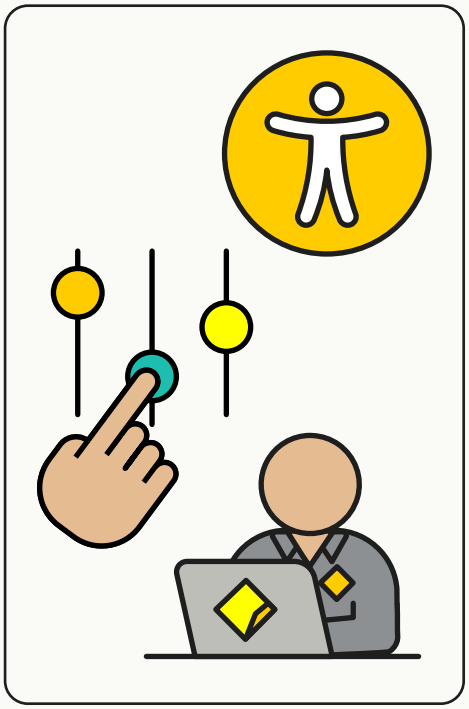
Priority 3 - make workplace access better



We will aim to make our workplaces, systems and **policies** more accessible.



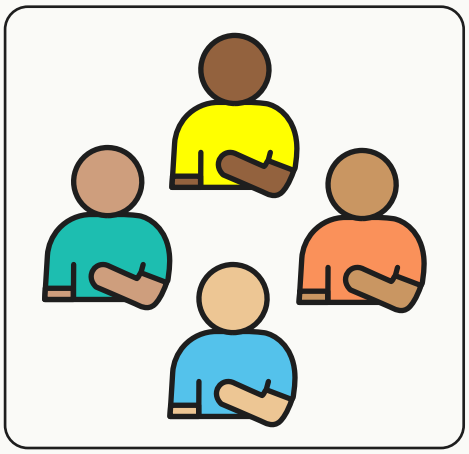
A **policy** is a set of rules for how things should be done.



We want our employees to have access to:

- accessible software
- workplace information
- flexible work arrangements
- workplace adjustments.

Priority 4 - make everyone responsible for accessibility



Accessibility is:

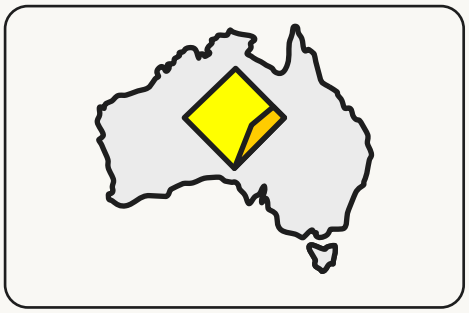
- everyone's responsibility
- not just the responsibility of employees with disability.



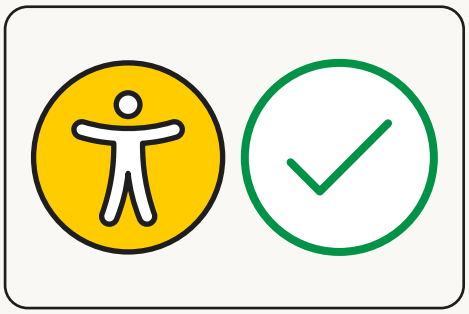
We want our employees to:

- understand how to support accessibility and inclusion in their day to day work
- be more accessible and inclusive in their work with customers and each other.

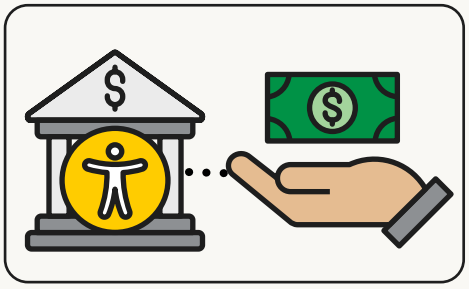
The community



CommBank is one of Australia's largest banks.



We want to help improve accessibility and inclusion beyond CommBank.



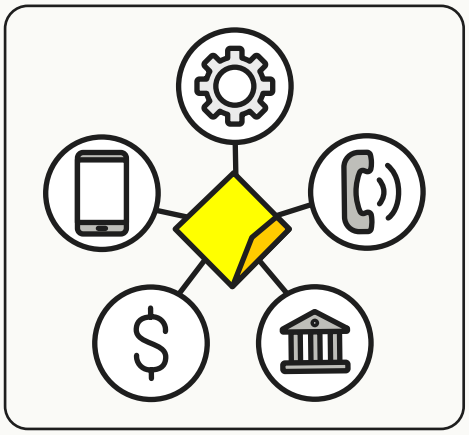
We want to support better accessibility across:

- the banking industry
- the financial services industry.



We will work with:

- people with lived experience
- disability organisations
- carers' organisations
- community organisations
- industry groups
- government
- **suppliers**.

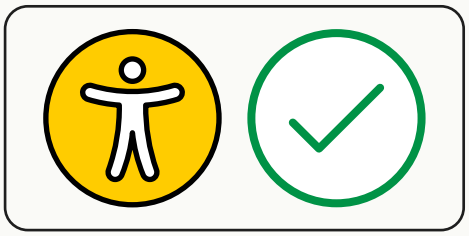


Suppliers are the organisations that CommBank buys goods and services from.



Based on what community organisations told us, CommBank made 3 priorities.

Priority 1 - be a leader and give to the community



We will keep working to improve accessibility and inclusion.



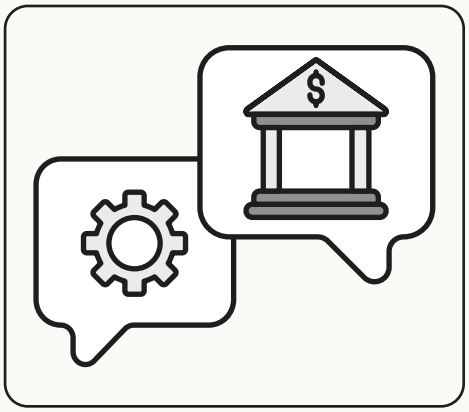
For example:

- supporting community projects
- working with disability organisations
- sharing what we learn with others.

Priority 2 - improving policies and systems



We want to join in discussions about how financial policies and systems can be more accessible.



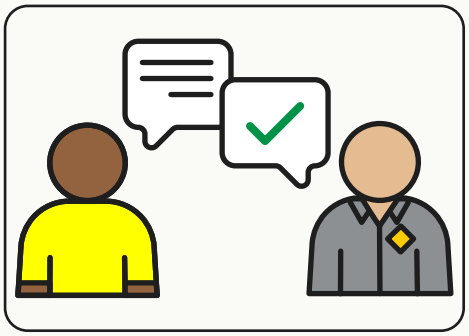
This might include discussions about:

- banking policies
- **regulations**
- industry standards.



Regulations are official rules that:

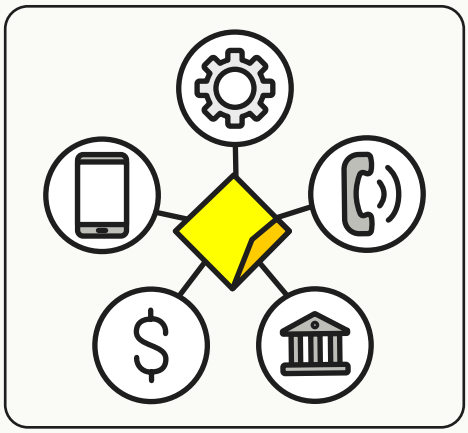
- make sure things are fair
- keep people safe.



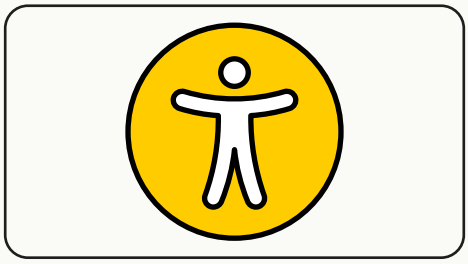
We will:

- listen to people with lived experience
- share what we learn
- support changes that improve access and inclusion.

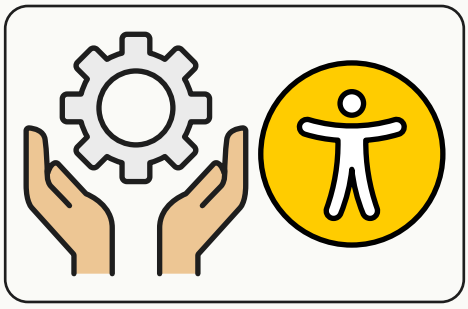
Priority 3 - using our buying power to support accessibility



CommBank buys goods and services from many suppliers.



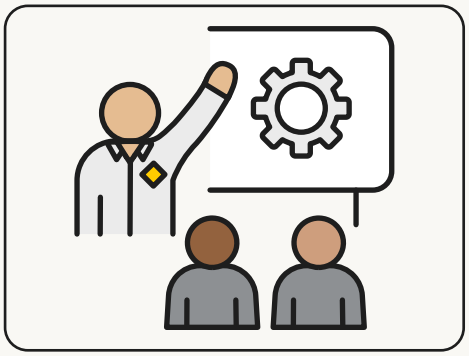
We will consider accessibility and inclusion when choosing and working with suppliers.



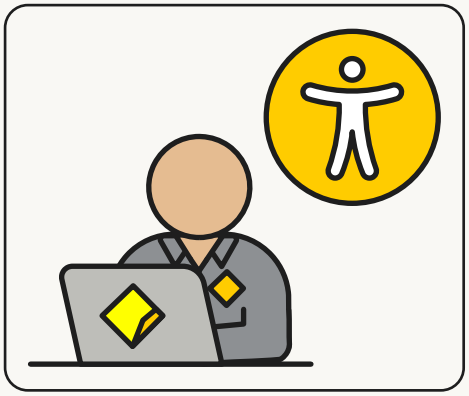
We will encourage suppliers to:

- make their products and services more accessible
- use inclusive design.

How we will check our progress

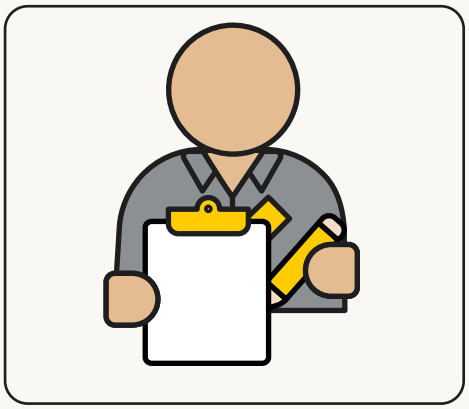


Experienced CommBank leaders are responsible for the actions in our strategy.



Different teams across CommBank will carry out the work.

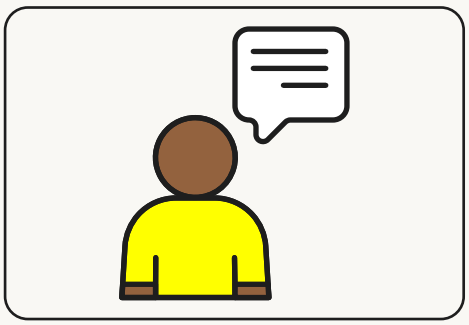
We want CommBank employees to help improve accessibility and inclusion.



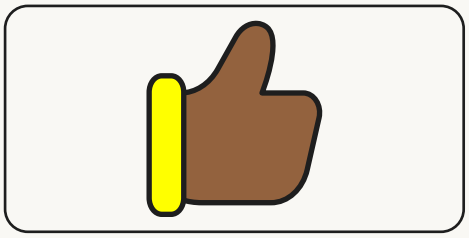
We will regularly check our progress on our strategy.

We may add new actions while our strategy is active.

Giving feedback

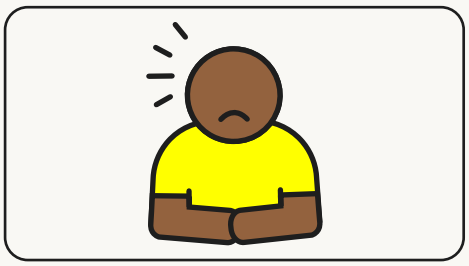


CommBank wants to hear your feedback about accessibility.

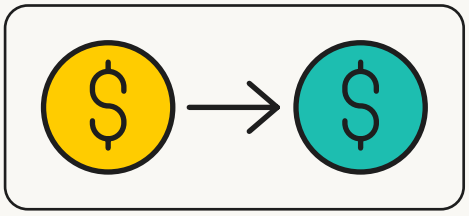


You can tell us:

- what is working well



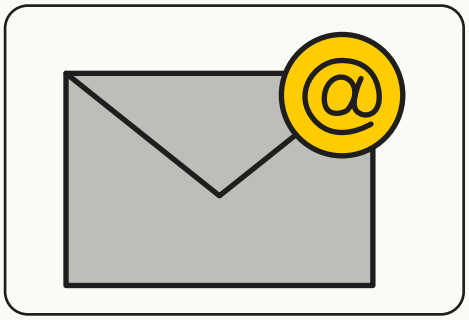
- what is hard



- what needs to change

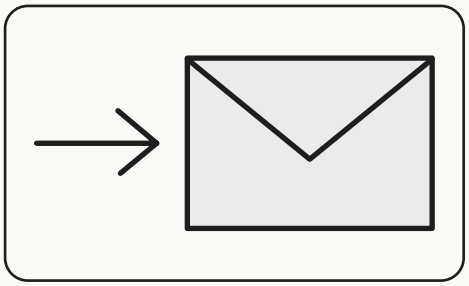


- ideas you have about making our services better.



You can give us your feedback by email

CustomerAdvocate@cba.com.au



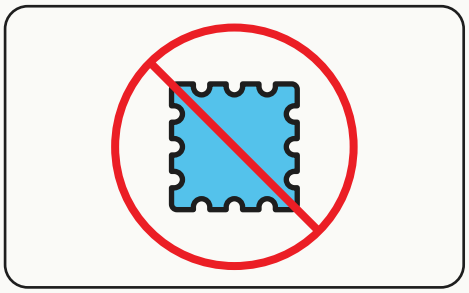
You can write a letter and send it to:

Customer Advocate

Commonwealth Bank of Australia

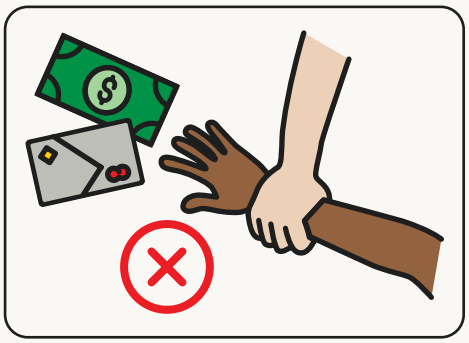
Reply Paid 88915

Sydney NSW 2001



You do not need to use a stamp.

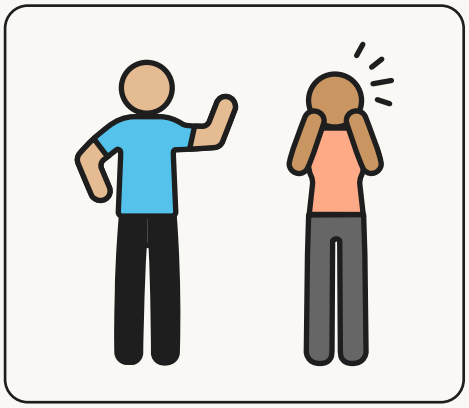
Support for people experiencing financial abuse



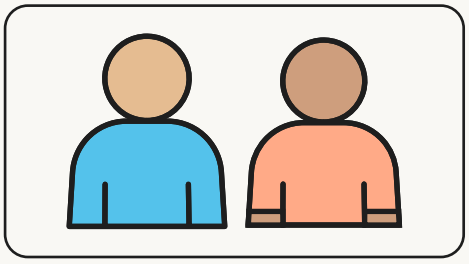
Financial abuse is when someone:

- controls another person's money
- uses another person's money wrongly.

Financial abuse can be part of **domestic or family violence.**

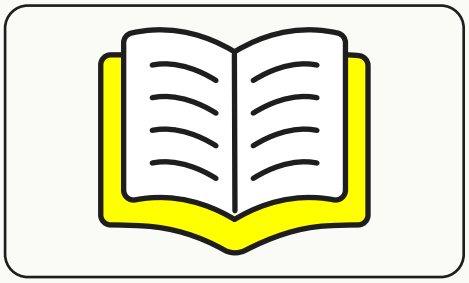


Domestic or family violence is behaviour that causes harm to someone.

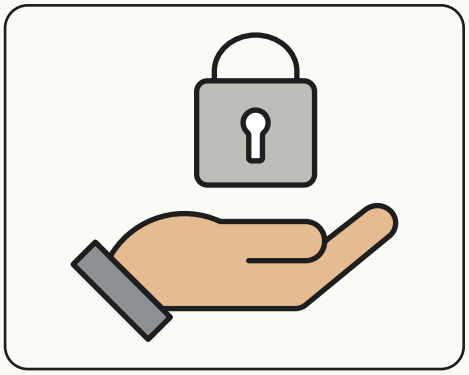


It can be carried out by a:

- partner
- ex-partner
- family member.



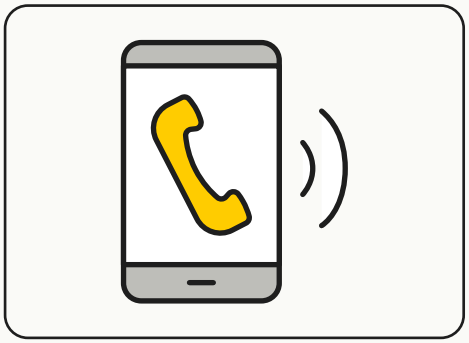
CommBank has an expert team called the Next Chapter team.



The Next Chapter team can give you **confidential** support.

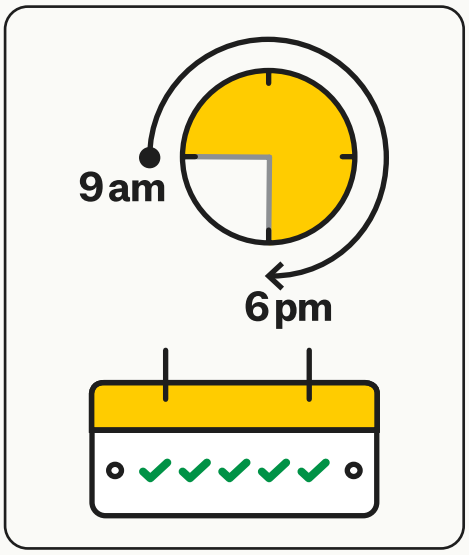


Confidential means what you say will not be told to people who do not need to know.



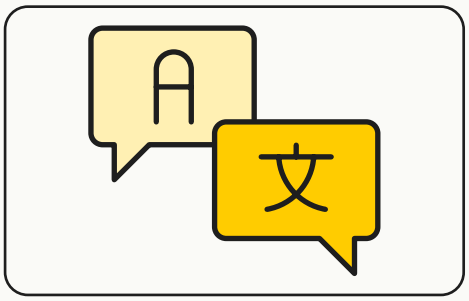
You can call the Next Chapter team on

1800 222 387

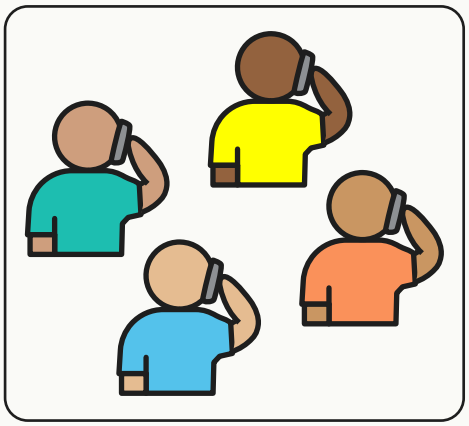


You can call from Monday to Friday between 9 am and 6 pm in Sydney and Melbourne time.

The phone will not be answered on public holidays.

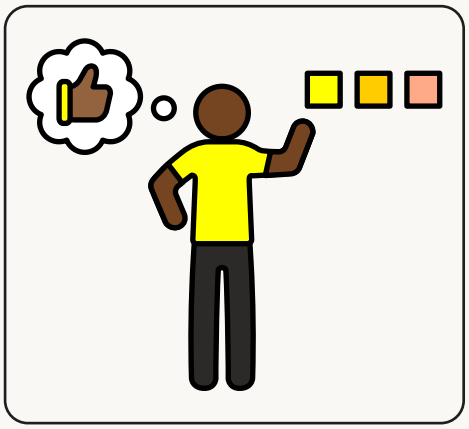


You can ask for an interpreter.



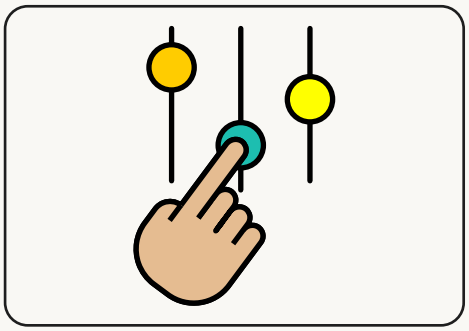
You do not need to be a CommBank customer to ask for support.

Hard words



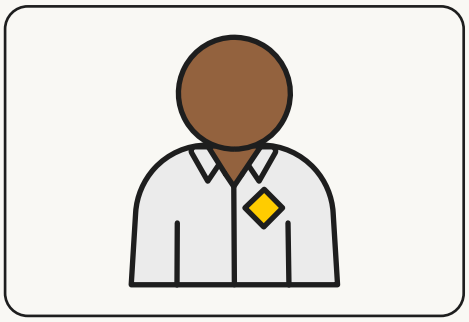
Accessibility means making something easier for more people to use.

Page 4



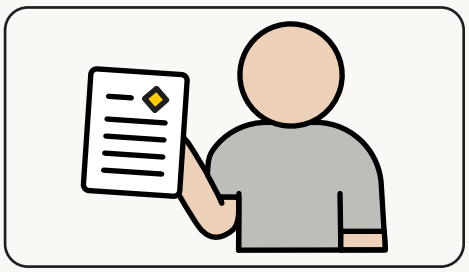
An **adjustment** is a change that helps people take part and do things more easily.

Page 17



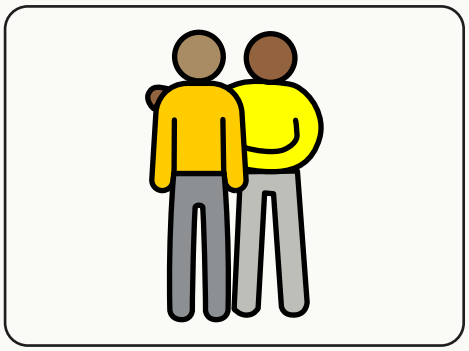
Boss is another word for manager.

Page 21



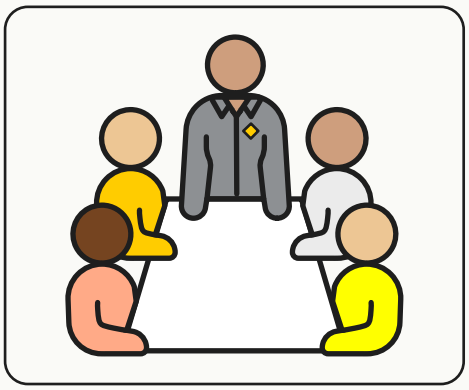
Candidate is what a person applying for a job at CommBank is called.

Page 20



A **carer** is someone who helps or supports another person.

Page 5



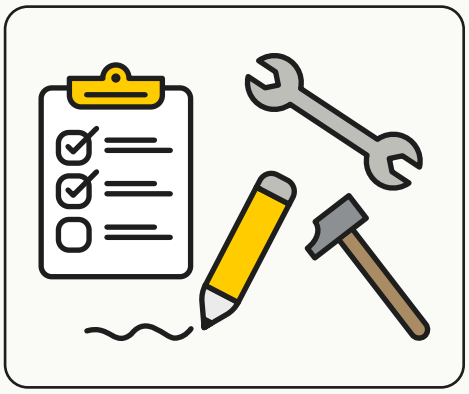
Co-design means different people work together to design something.

Page 12



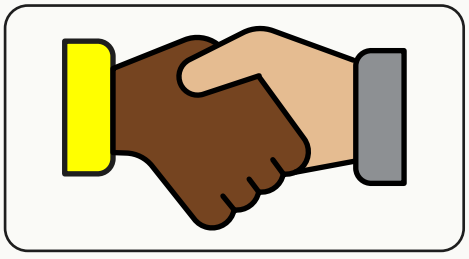
Confidential means what you say will not be told to people who do not need to know.

Page 36



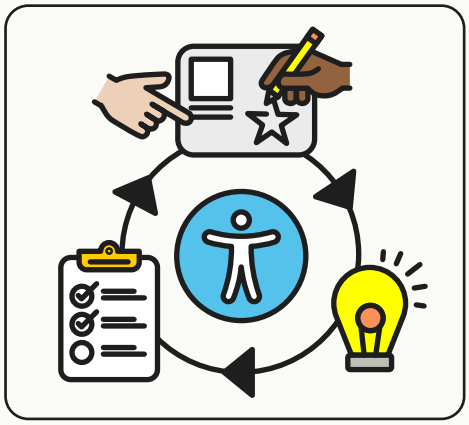
Design means how things are made and planned.

Page 10



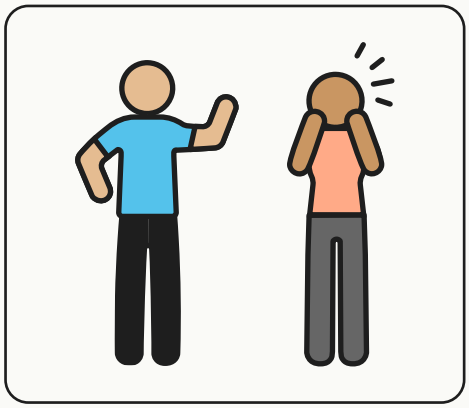
Dignity means treating people with respect and kindness.

Page 9



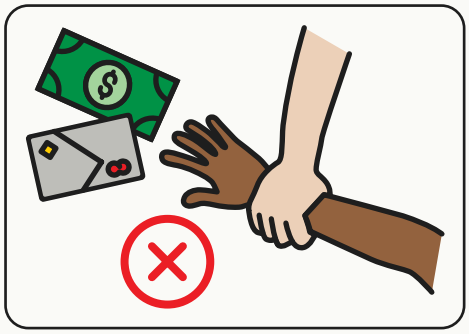
Dignity by Design means we think about accessibility from the beginning.

Page 10



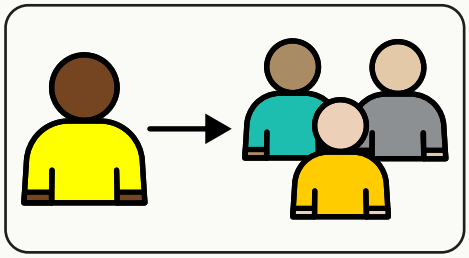
Domestic or family violence is behaviour that causes harm to someone.

Page 35



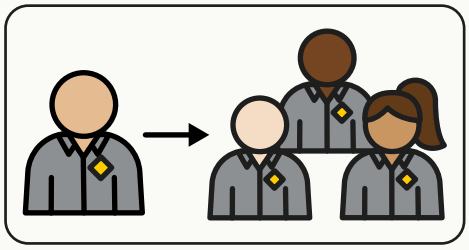
Financial abuse is when someone controls another person's money and uses another person's money wrongly.

Page 35



Inclusion means that people feel that they can take part and feel involved.

Page 4



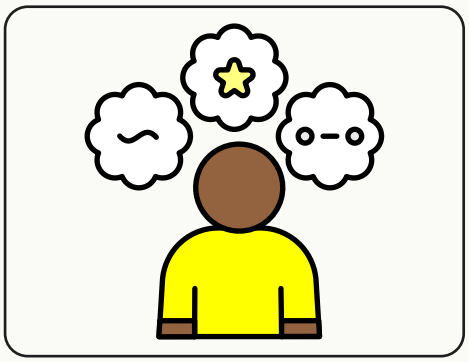
Inclusive means that everyone is involved.

Page 14



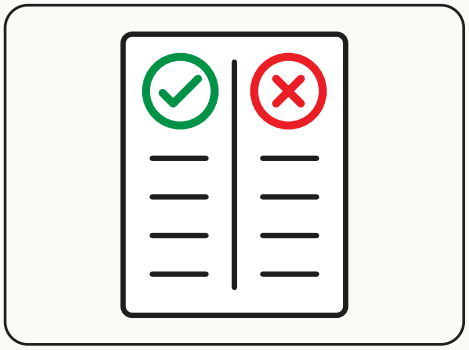
Lived experience means knowing something from actually going through it.

Page 11



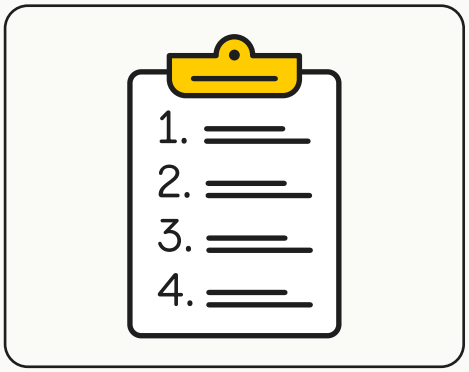
Neurodivergent means a person thinks, learns and communicates differently.

Page 5



A **policy** is a set of rules for how things should be done.

Page 25



A **priority** is an important thing we want to work on.

Page 15



Regulations are official rules that an organisation or government has.

Page 30



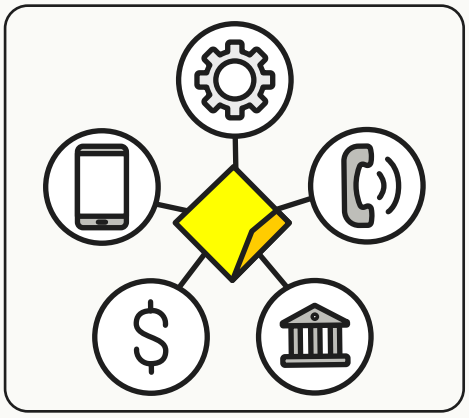
A **standard** is an agreed upon rule for the best way to make or do something.

Page 16



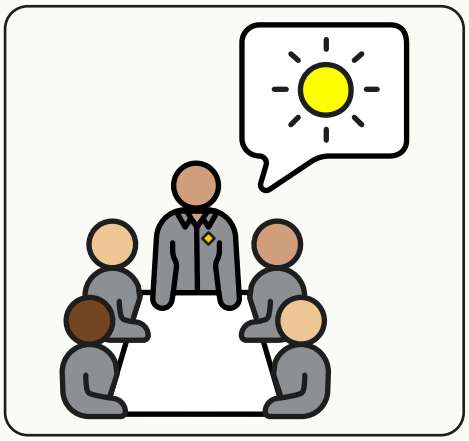
A **strategy** is a plan for what we want to achieve.

Page 6



Suppliers are the organisations that CommBank buys goods and services from.

Page 28



Vision means looking ahead, using what we know and making plans for the future.

Page 9

Contact information

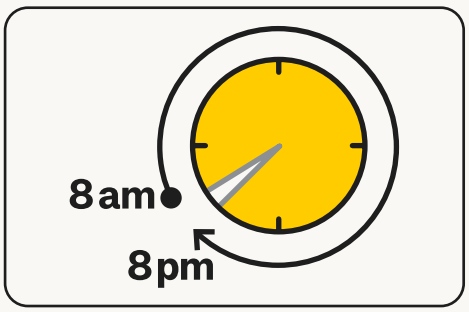


For more information, you can contact Commonwealth Bank.

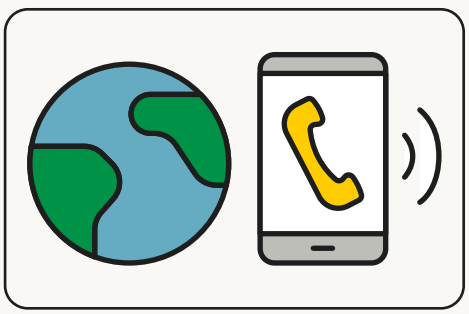


If you are in Australia

Call **13 22 21**

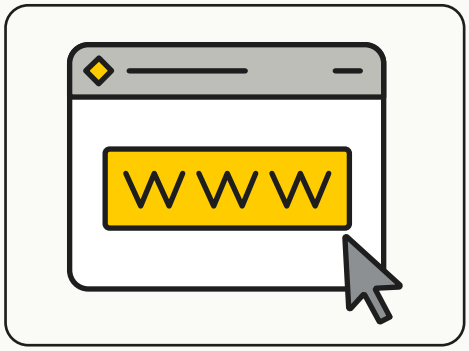


You can call between 8 am and 8 pm.



If you are in another country

Call **+61 2 9999 3283**



Visit our website

commbank.com.au



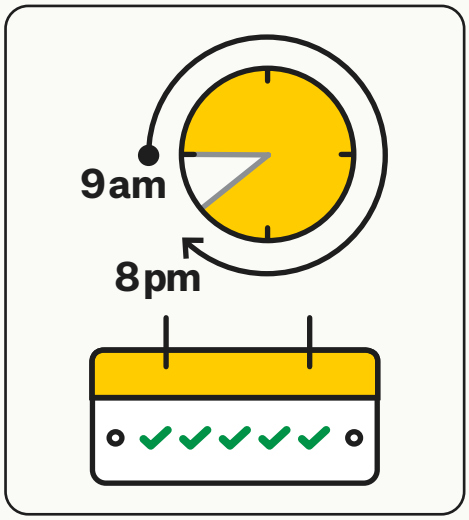
Indigenous Customer Assistance Line (ICAL)

This is support for Aboriginal or

Torres Strait Islander peoples.

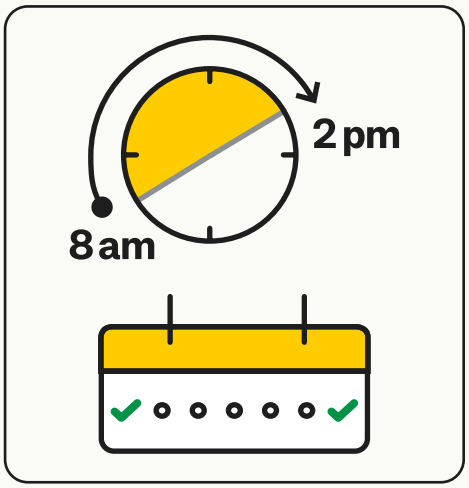


Call **1800 700 682**



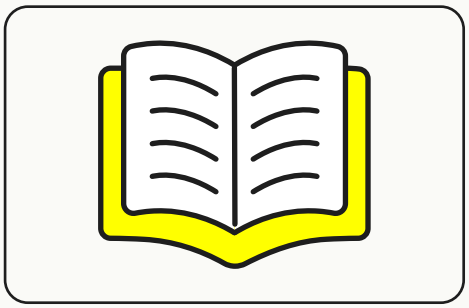
Monday to Friday you can call between

9 am and 8 pm in Sydney and Melbourne time.



On Saturdays you can call between

8 am and 2 pm in Sydney and Melbourne time.

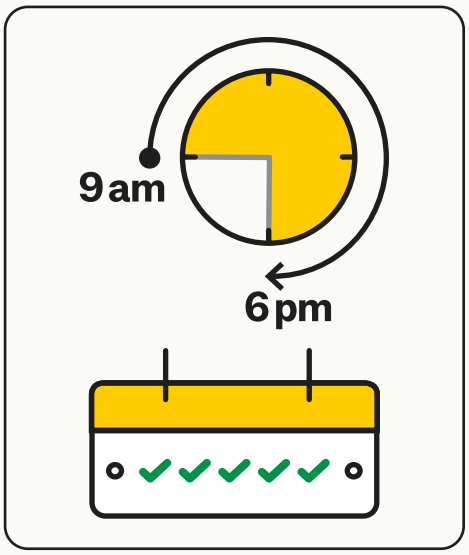


Next chapter

This is support for domestic and family violence, including financial abuse.



Call **1800 222 387**



You can call Monday to Friday between

9 am and 6 pm in Sydney and Melbourne time.

The service is closed on Public Holidays.



If you need help to speak or listen

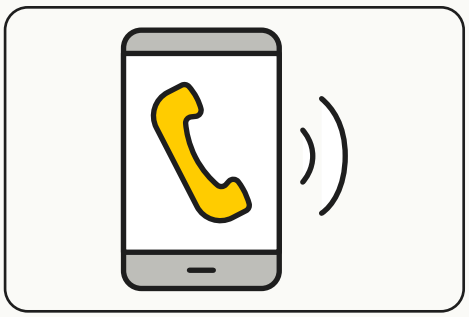
Use the National Relay Service to make a phone call.

You must sign up to the service first.

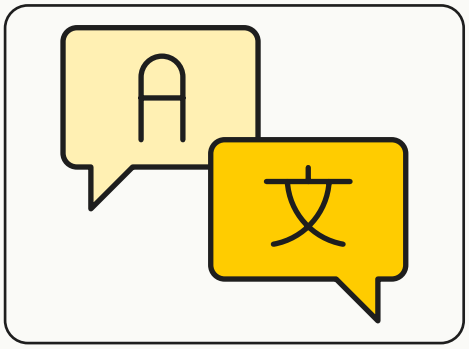


The website is:

accesshub.gov.au/nrs-helpdesk



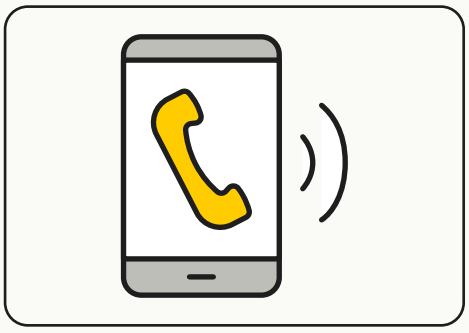
Call **1800 555 660**



If you speak a language other than English

Use the free Translating and Interpreting Service or TIS to make a phone call.

You can call the TIS in your language.



Call **131 450**

Give the TIS officer the phone number you want to call.

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